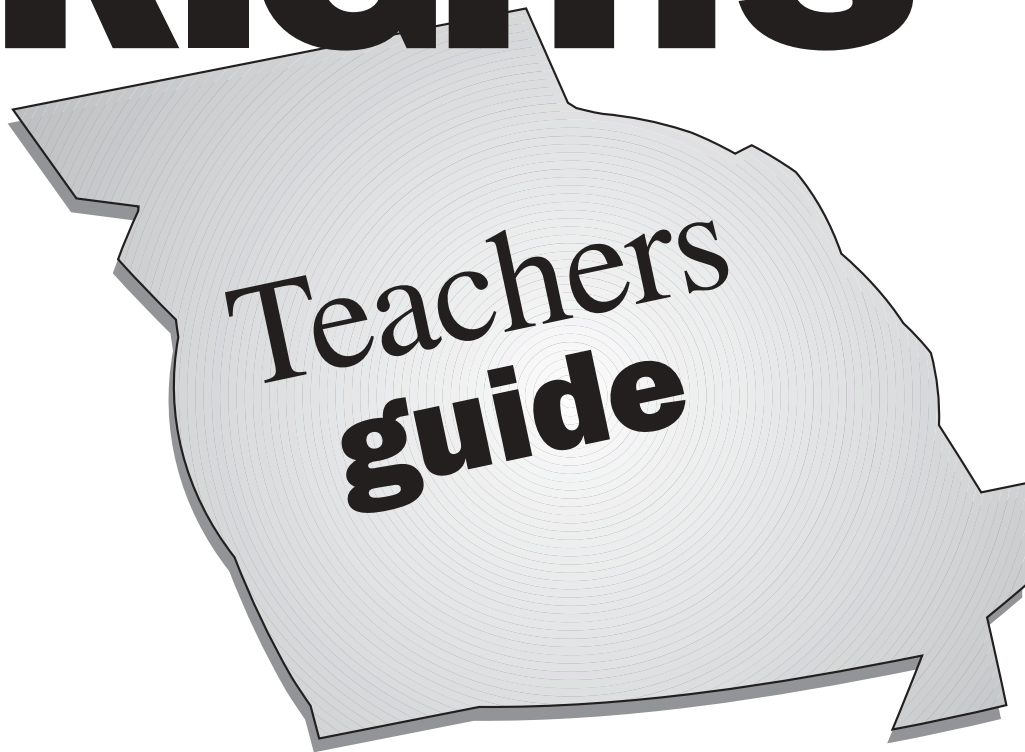


your **KNOW RIGHTS**



*A joint project
of the*

Missouri Attorney General's Office

and

The Missouri Bar

HAVE A CONSUMER- RELATED QUESTION?

Please contact
Terry Nichols,
consumer
education
coordinator for
the Attorney
General's Office.

E-mail: nichot
@moago.org.

Phone: 573-
751-0338

About the video

KNOW
YOUR RIGHTS

1

Dear teacher,

The Attorney General's Office and **The Missouri Bar** are glad to provide you with this packet of consumer education material. The *Know Your Rights* workbook and companion videotape are designed to inform and educate students about their rights and responsibilities as consumers. The workbook and videotape focus on day-to-day issues such as housing, credit and employment, where informed decisions not only can help students live better, but can help them build a better future.

WHAT THE VIDEO COVERS

The videotape covers the first three chapters of the workbook. The video instructs you to stop after each chapter to review material and answer questions. Depending on your schedule, you may view the video in one, two or three class sessions. The entire video lasts about 26 minutes.

The videotape is divided into these chapters:

- **Chapter 1:** Managing your Household & Purchases
(Focuses on landlord-tenant issues and car shopping.)
- **Chapter 2:** Managing Offers by Phone, Mail & Advertising
(Focuses on phone and mail fraud and job offers.)
- **Chapter 3:** Managing your Credit
(Focuses on types of available credit and loans and what bill collectors can and cannot do.)
- **Chapter 4:** The fourth chapter, Taking Action, **is not included** in the videotape and can be discussed at your convenience.
(Focuses on common consumer misconceptions and tells how to resolve consumer problems.)

WHAT THE VIDEO DOES NOT COVER

Chapter 1

- **Page 5:** Section 8 Housing Program pullout, Mobile home set-ups pullout.
- **Page 6:** Questions to ask when signing a lease
- **Page 8:** Questions to ask when shopping for a used car

Chapter 3

- **Page 11:** Chart on how different interest rates, payback times compare
- **Page 12:** Cannot discriminate pullout, Your right to cancel home-equity loan contracts pullout
- **Page 13:** Second paragraph under Credit Reports column
- **Page 14:** Credit-car interest shoots up costs pullout
- **Page 15:** Questions to ask when applying for loans

Chapter 4

- All information on pages 16 and 17

GETTING STARTED

To help establish the importance of knowing consumer rights and to encourage group participation, 10 true/false statements have been provided. This will help promote interest in some of the issues addressed in the workbook and video.

As students respond to each statement, ask them, “Why do you think so?” Explanations and discussion may reveal common areas of misinformation that can be addressed later in class. After group discussion, provide the correct answer and explanation.

STATEMENTS

1. If your landlord is trying to evict you, he may turn off your utilities.

False. It is illegal to shut off utilities except for health or safety reasons. (Page 4)

2. If your landlord refuses to repair a leaky roof, you can withhold your rent until the repair is made.

False. A tenant cannot legally withhold rent until repairs are done. You can get evicted. If a dwelling becomes unsafe, call local health or housing authorities. (Page 5)

3. A landlord cannot evict you simply by giving you a written notice.

True. The landlord first must obtain a court order to evict. (Page 5)

4. If you buy a used car “as is” from an individual and the brakes go out, you can return the car and get back your money.

False. If you buy a car “as is,” you are responsible for anything that goes wrong. (Page 7)

5. Work-at-home offers such as stuffing envelopes are a good way for you to make money.

False. Work-at-home offers usually are scams, especially when they ask you to send money up-front. Usually you don’t make any money and you never get back money sent for supplies or information. (Page 10)

6. If you get a title loan based on the value of your car and can’t make payments, the company can’t take your car.

False. If you can’t make payments, the lender can sell your car. (Page 12)

7. If you sign a contract on a rent-to-own item and miss a payment, the store can automatically enter your home and repossess the item.

False. The store must file a lawsuit, then get a court judgment. (Page 12)

8. Court judgments, collection actions and garnishments can stay on your credit report for seven years.

True. (Page 13)

9. If you have been denied credit or receive public assistance, you can obtain a free copy of your credit report from a credit bureau.

True. (See page 13 for phone numbers of credit bureaus.)

10. Collection agencies may call your employer about past due debts.

False. Collectors may only contact others to find out where you work or live. They cannot say you owe money. (Page 14)

NEED SUPPLIES OR HELP?

Please contact Millie Aulbur, director of law-related education for The Missouri Bar.

E-mail: milliea@mobar.org

Phone: 573-638-2250

Getting started

**KNOW
your RIGHTS**

Publications on the Web

The Teachers Guide and Know Your Rights booklet are available on the Web in PDF format under The Bar's "teachers" link and the AGO's "publications" link.

The Missouri Bar

www.mobar.org
P.O. Box 119
Jefferson City, MO 65102
573-635-4128

Missouri Attorney General's Office

www.moago.org
P.O. Box 899
Jefferson City, MO 65102
573-751-3321